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**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

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**In the Matter of:**

Case No. 22-22391

**Luis Sandoval**

Chapter 13

**Judge Kevin R. Anderson**

**Debtor(s)**

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**DEBTOR'S DECLARATION OF CLAIMS REVIEW**

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1. The Debtor's Chapter 13 Plan (hereinafter the "Plan"), as modified by the Order Confirming Chapter 13 Plan, has been confirmed pursuant to 11 U.S.C. § 1325.
2. The governmental unit claims bar date set pursuant to Fed. R. Bankr. P. 3002(c)(1) was 12/21/2022.
3. As of the date of this Declaration, the Debtor has reviewed the following claims filed with the United States Bankruptcy Court for the District of Utah:

*See Exhibit A*

4. The following objections to claims have been filed and noticed for hearing:

CLAIM #	CREDITOR	HEARING DATE

5. I understand that any secured claims filed by creditors or on the creditors' behalf will not be paid by the Trustee unless the Plan or Confirmation Order provides for such payment or unless a motion to modify the confirmed Plan to provide for such payment is granted.

6. I understand that notwithstanding any provision in the Plan, creditors will not receive payment by the Trustee unless a timely proof of claim is filed and deemed allowed or unless the claim of such creditor is otherwise allowed by court order.

DATED: December 22, 2022

\_\_\_\_\_/s/\_\_\_\_\_  
E. Kent Winward  
Attorney for Debtors

**EXHIBIT A**

## District of Utah Claims Register

PLEASE NOTE: claim information on this register may not accurately reflect information contained in the proof of claim.

### 22-22391 Luis Sandoval

**Judge:** Kevin R. Anderson

**Chapter:** 13

**Office:** Salt Lake City

**Last Date to file claims:** 09/02/2022

**Trustee:** Lon Jenkins tr

**Last Date to file (Govt):** 12/21/2022

**Creditor:** (12053060)  
Pinnacle Credit Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

**Claim No: 1**  
*Original Filed*  
*Date:* 06/30/2022  
*Original Entered*  
*Date:* 06/30/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Darla Gein  
*Modified:*

Amount claimed: \$418.73

Secured claimed: \$0.00

**History:**

[Details](#) 1-1 06/30/2022 Claim #1 filed by Pinnacle Credit Services, LLC, Amount claimed: \$418.73 (Gein, Darla)

**Description:**

**Remarks:**

**Creditor:** (12053095)  
U.S. Department of Housing and Urban  
Development  
2000 N Classen Blvd Suite 3200  
Oklahoma City, OK 73106

**Claim No: 2**  
*Original Filed*  
*Date:* 06/30/2022  
*Original Entered*  
*Date:* 06/30/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Caitlyn Cosme  
*Modified:*

Amount claimed: \$38743.89

Secured claimed: \$38743.89

**History:**

[Details](#) 2-1 06/30/2022 Claim #2 filed by U.S. Department of Housing and Urban Development, Amount claimed: \$38743.89 (Cosme, Caitlyn)

**Description:**

**Remarks:**

**Creditor:** (12057042)  
Keybank NA  
4910 Tiedeman Road  
Brooklyn, Ohio 44144

**Claim No: 3**  
*Original Filed*  
*Date:* 07/08/2022  
*Original Entered*  
*Date:* 07/08/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Alexis Romero  
*Modified:*

Amount claimed: \$1979.51

**History:**

[Details](#) 3-1 07/08/2022 Claim #3 filed by Keybank NA, Amount claimed: \$1979.51 (Romero, Alexis)

**Description:** (3-1) money loaned

**Remarks:**

**Creditor:** (12050588)  
Express Recovery Svcs  
2790 Decker Lake Dr  
Salt Lake City, UT 84119

**Claim No: 4**  
*Original Filed*  
*Date:* 07/11/2022  
*Original Entered*  
*Date:* 07/11/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Jenessa Smith  
*Modified:*

Amount claimed: \$4480.00

**History:**

[Details](#) ● [4-1](#) 07/11/2022 Claim #4 filed by Express Recovery Svcs, Amount claimed: \$4480.00 (Smith, Jenessa)

**Description:**

**Remarks:**

**Creditor:** (12050599)  
Utah State Tax Commission  
210 North 1950 West  
Salt Lake City, UT 84134-3340

**Claim No: 5**  
*Original Filed*  
*Date:* 07/18/2022  
*Original Entered*  
*Date:* 07/18/2022  
*Last Amendment*  
*Filed:* 09/28/2022  
*Last Amendment*  
*Entered:* 09/28/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Aaron M. Waite  
*Modified:*

Amount claimed: \$26518.32

Secured claimed: \$16840.30

Priority claimed: \$8371.22

**History:**

[Details](#) ● [5-1](#) 07/18/2022 Claim #5 filed by Utah State Tax Commission, Amount claimed: \$26234.66 (Hinckley, Bryant)

[Details](#) ● [5-2](#) 09/28/2022 Amended Claim #5 filed by Utah State Tax Commission, Amount claimed: \$26518.32 (Waite, Aaron)

**Description:**

**Remarks:**

**Creditor:** (12050592)  
IRS  
PO BOX 7346  
Philadelphia, PA 19101-7346

**Claim No: 6**  
*Original Filed*  
*Date:* 07/25/2022  
*Original Entered*  
*Date:* 07/25/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Dawna B. Hill  
*Modified:*

Amount claimed: \$20687.33

Secured claimed: \$0.00

Priority claimed: \$11636.38

**History:**

[Details](#) ● [6-1](#) 07/25/2022 Claim #6 filed by IRS, Amount claimed: \$20687.33 (Hill, Dawna)

**Description:**

**Remarks:**

**Creditor:** (12064833)  
 Flagstar Bank, FSB  
 5151 Corporate Drive  
 Troy, MI 48098

**Claim No:** 7  
*Original Filed*  
*Date:* 07/26/2022  
*Original Entered*  
*Date:* 07/26/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Mark S. Middlemas  
*Modified:*

Amount claimed: \$235123.37

Secured claimed: \$235123.37

**History:**

- [Details](#) ● [7-1](#) 07/26/2022 Claim #7 filed by Flagstar Bank, FSB, Amount claimed: \$235123.37 (Middlemas, Mark)  
[doc](#) 08/10/2022 Notice of Postpetition Mortgage Fees, Expenses, and Charges (Form 410S2) (Claim # 7) with Certificate of Service. (*Client Code:*%19.74535) (Middlemas, Mark)  
[doc](#) 10/27/2022 Notice of Postpetition Mortgage Fees, Expenses, and Charges (Form 410S2) (Claim # 7) with Certificate of Service. (*Client Code:*%19.74535) (Middlemas, Mark)

**Description:** (7-1) Arrearage: 22694.59

**Remarks:**

**Creditor:** (12073885)  
 Bonneville Collections  
 PO BOX 150621  
 Ogden UT 84415

**Claim No:** 8  
*Original Filed*  
*Date:* 08/11/2022  
*Original Entered*  
*Date:* 08/11/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Tiffani Ballingham  
*Modified:*

Amount claimed: \$2563.97

**History:**

- [Details](#) ● [8-1](#) 08/11/2022 Claim #8 filed by Bonneville Collections, Amount claimed: \$2563.97 (Ballingham, Tiffani)

**Description:**

**Remarks:**

**Creditor:** (12050595) [History](#)  
 Mountain America Credit Union  
 Attn: Asset Management/Bankruptcy  
 PO Box 2331  
 Sandy, UT 84091

**Claim No:** 9  
*Original Filed*  
*Date:* 08/26/2022  
*Original Entered*  
*Date:* 08/26/2022

**Status:**  
*Filed by:* CR  
*Entered by:* Shelisa Goates  
*Modified:*

Amount claimed: \$397.26

**History:**

- [Details](#) ● [9-1](#) 08/26/2022 Claim #9 filed by Mountain America Credit Union, Amount claimed: \$397.26 (Goates, Shelisa)

**Description:** (9-1) Charged-Off Instant Short Term Loan

**Remarks:** (9-1) #9423 - 61

## Claims Register Summary

PLEASE NOTE: the totals at the end of this summary include all sums from each claim and amendments and accordingly, may not be accurate.

**Case Name:** Luis Sandoval  
**Case Number:** 22-22391  
**Chapter:** 13  
**Date Filed:** 06/24/2022

Total Number Of Claims: 9

<b>Total Amount Claimed*</b>	\$330912.38
<b>Total Amount Allowed*</b>	

\*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	<b>Claimed</b>	<b>Allowed</b>
<b>Secured</b>	\$290707.56	
<b>Priority</b>	\$20007.60	
<b>Administrative</b>		

<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
12/22/2022 14:19:31			
<b>PACER Login:</b>	wl009720	<b>Client Code:</b>	
<b>Description:</b>	Claims Register	<b>Search Criteria:</b>	22-22391 Filed or Entered From: 1/1/1990 Filed or Entered To: 12/22/2022
<b>Billable Pages:</b>	1	<b>Cost:</b>	0.10